## COMMITTEE ON LEGISLATIVE RESEARCH OVERSIGHT DIVISION

#### FISCAL NOTE

<u>L.R. No.</u>: 0536-01 Bill No.: HB 426

Subject: Insurance - Medical; Health Care

<u>Type</u>: Original

Date: February 15, 2011

Bill Summary: Disallows any waiting period for health insurance coverage for maternity

benefits by requiring coverage to begin from the effective date of the

policy or plan.

# **FISCAL SUMMARY**

ESTIMATED NET EFFECT ON GENERAL REVENUE FUND				
FUND AFFECTED	FY 2012	FY 2013	FY 2014	
Total Estimated Net Effect on General Revenue Fund	\$0	\$0	\$0	

ESTIMATED NET EFFECT ON OTHER STATE FUNDS				
FUND AFFECTED	FY 2012	FY 2013	FY 2014	
Total Estimated Net Effect on <u>Other</u> State Funds	\$0	\$0	\$0	

Numbers within parentheses: ( ) indicate costs or losses.

This fiscal note contains 4 pages.

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ESTIMATED NET EFFECT ON FEDERAL FUNDS						
FUND AFFECTED	ECTED FY 2012 FY 2013 FY 2					
Total Estimated Net Effect on <u>All</u> Federal Funds	\$0	\$0	\$0			

ESTIMATED NET EFFECT ON FULL TIME EQUIVALENT (FTE)				
FUND AFFECTED	FY 2012	FY 2013	FY 2014	
Total Estimated Net Effect on FTE	0	0	0	

- ☐ Estimated Total Net Effect on All funds expected to exceed \$100,000 savings or (cost).
- □ Estimated Net Effect on General Revenue Fund expected to exceed \$100,000 (cost).

ESTIMATED NET EFFECT ON LOCAL FUNDS				
FUND AFFECTED	FY 2012	FY 2013	FY 2014	
<b>Local Government</b>	\$0	\$0	\$0	

### **FISCAL ANALYSIS**

## **ASSUMPTION**

Officials from the Department of Insurance, Financial Institutions, and Professional Registration, Department of Social Services - MO HealthNet Division, Missouri Department of Transportation, Missouri Department of Conservation and Missouri Consolidated Health Care Plan assume the proposal would have no fiscal impact on their agencies.

Officials from the **Department of Public Safety - Missouri State Highway Patrol** defer to the Missouri Department of Transportation for response regarding the potential fiscal impact of this proposal on their organization.

FISCAL IMPACT - State Government	FY 2012 (10 Mo.)	FY 2013	FY 2014
	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
FISCAL IMPACT - Local Government	FY 2012 (10 Mo.)	FY 2013	FY 2014
	<b>\$0</b>	<u>\$0</u>	<b>\$0</b>

#### FISCAL IMPACT - Small Business

No direct fiscal impact to small businesses would be expected as a result of this proposal.

### FISCAL DESCRIPTION

The proposed legislation appears to have no fiscal impact.

This legislation is not federally mandated, would not duplicate any other program and would not require additional capital improvements or rental space.

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# **SOURCES OF INFORMATION**

Department of Insurance, Financial Institutions and Professional Registration
Department of Social Services
Missouri Department of Transportation
Department of Public Safety Missouri State Highway Patrol
Missouri Department of Conservation
Missouri Consolidated Health Care Plan

Mickey Wilson, CPA

Director

February 15, 2011